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AMENDMENTS TO THE CLAIMS

1 – 49. (CANCELLED)

50. (CURRENTLY AMENDED) The method of claim [[49]] 55, further comprising:

receiving a customer acceptance of the offer.

51. (PREVIOUSLY PRESENTED) The method of claim 50, further comprising:

providing the payment to the customer; and

modifying the account parameter from the first value to the second value.

52. (PREVIOUSLY PRESENTED) The method of claim 51, wherein an indication of the first value of the parameter of the credit account associated with the customer is stored in a record of a parameter database and where the step of modifying the parameter comprises:

substituting the second value for the first value in the record of the parameter database.

53. (PREVIOUSLY PRESENTED) The method of claim 52, wherein the value of the parameter as stored in the record of the parameter database is used to calculate an amount owed by the customer for activity on the credit account.

54. (CURRENTLY AMENDED) The method of claim ~~[[49]]~~ 55, wherein the account parameter comprises one of an interest rate, a time period of the interest rate, a monthly minimum payment, a credit limit, a grace period, a payment amnesty, and a late fee.

55. (CURRENTLY AMENDED) ~~The method of claim 49,~~
A method, comprising:
determining, by a central controller, a first value for a parameter of a credit
account;
determining, by the central controller, a second value for the parameter of
the credit account;
calculating, by the central controller, a payment, wherein the payment is
based on a modification of the parameter from the first value to the second value;
and
providing an offer to a customer associated with the credit account, wherein
the offer comprises an offer to provide the payment to the customer in exchange
for the customer agreeing to the modification of the parameter from the first value
to the second value,
wherein the second value is selected based on information associated with the customer associated with the credit account.

56. (PREVIOUSLY PRESENTED) The method of claim 55, wherein the customer information comprises a customer rating.

57. (PREVIOUSLY PRESENTED) The method of claim 56, wherein the customer rating is based on at least one of a past payment history for the credit account, information obtained from a credit reporting agency, and an income of the customer.

58. (CANCELLED)

59. (CURRENTLY AMENDED) The method of claim ~~[[49]]~~ 55, wherein the second value of the parameter is more favorable to a credit account issuer associated with the credit account.

60. (CURRENTLY AMENDED) The method of claim ~~[[49]]~~ 55, wherein the second value of the parameter is more profitable to a credit account issuer associated with the credit account.

61. (CURRENTLY AMENDED) An apparatus, comprising:
a storage device; and
a processor in communication with the storage device,
the storage device storing a program for controlling the processor; and
the processor operative with the program to:
 determine a first value for a parameter of a credit account;
 determine a second value for the parameter of the credit account;
 calculate a payment, wherein the payment is based on a modification
of the parameter from the first value to the second value; and
 provide an offer to a customer associated with the credit account,
wherein the offer comprises an offer to provide the payment to the customer
in exchange for the customer agreeing to the modification of the parameter
from the first value to the second value,
 wherein the second value is selected based on information associated
with the customer associated with the credit account.

62. (CURRENTLY AMENDED) A non-transitory medium encoded with a program for implementing a method, said program for directing a device to perform the steps of:

determining, by a central controller, a first value for a parameter of a credit account;

determining, by the central controller, a second value for the parameter of the credit account;

calculating, ~~by a processing device~~ the central controller, a payment, wherein the payment is based on a modification of the parameter from the first value to the second value; and

providing an offer to a customer associated with the credit account, wherein the offer comprises an offer to provide the payment to the customer in exchange for the customer agreeing to the modification of the parameter from the first value to the second value,

wherein the second value is selected based on information associated with the customer associated with the credit account.

63 - 79. (CANCELLED)

80. (CURRENTLY AMENDED) A method, comprising:

determining, by a central controller, a current value for a parameter of an existing credit account,

in which the existing credit account is associated with a customer;

determining, by the central controller, a value for the parameter of the existing credit account that is not the same as the current value,

wherein the value that is not the same as the current value is selected based on information associated with the customer associated with the existing credit account;

calculating, ~~by a processing device~~ the central controller, a payment;

providing an offer to the customer,

in which the offer comprises an offer to provide the payment to the customer in exchange for the customer agreeing to the modification of the parameter from the current value to the value that is not the same as the current value;

receiving an indication that the customer agrees to the modification; and

providing the payment to the customer after receiving the indication.